



BASEL III – PILLAR 3 Quantitative Disclosures

(AS AT 30 June 2015)

**TABLE 1: SCOPE OF APPLICATION - June 2015**

Capital Deficiencies (Table 1, (e))	
Particulars	Amount SAR '000'
The aggregate amount of capital deficiencies in subsidiaries not included in the consolidation i.e. that are deducted:	N/A
1. Subsidiary 1	
2. Subsidiary 2	
3. Subsidiary 3	
4. Subsidiary n	



TABLE 2: CAPITAL STRUCTURE

Balance sheet - Step 1 (Table 2(b))

All figures are in SAR'000

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*) (D)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	27,961,116	-	27,961,116
Due from banks and other financial institutions	17,344,391	-	17,344,391
Investments, net	60,556,438	-	60,556,438
Loans and advances, net	210,620,787	-	210,620,787
Debt securities	-	-	-
Trading assets	-	-	-
Investment in associates	-	-	-
Derivatives	-	-	-
Goodwill	-	-	-
Other intangible assets	-	-	-
Property and equipment, net	5,137,985	-	5,137,985
Other assets	5,449,610	-	5,449,610
Total assets	327,070,327	0	327,070,327
Liabilities			
Due to Banks and other financial institutions	8,322,002	-	8,322,002
Items in the course of collection due to other banks	-	-	-
Customer deposits	266,505,584	-	266,505,584
Trading liabilities	-	-	-
Debt securities in issue	-	-	-
Derivatives	-	-	-
Retirement benefit liabilities	-	-	-
Taxation liabilities	-	-	-
Accruals and deferred income	-	-	-
Borrowings	-	-	-
Other liabilities	8,145,434	-	8,145,434
Subtotal	282,973,020	0	282,973,020
Paid up share capital	16,250,000	-	16,250,000
Statutory reserves	16,250,000	-	16,250,000
Other reserves	3,313,672	-	3,313,672
Retained earnings	8,283,635	-	8,283,635
Minority Interest	-	-	-
Proposed dividends	-	-	-
Total liabilities and equity	327,070,327	0	327,070,327

* For further details on column D please refer to step 1 on page 16 of the guidance notes .

Additional information:

List of entities (including disclosure of such entities balance sheet, balance sheet activity and principal activities)

**TABLE 2: CAPITAL STRUCTURE**

Balance sheet - Step 2 (Table 2(c))

All figures are in SAR'000

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
Assets				
Cash and balances at central banks	27,961,116	-	27,961,116	
Due from banks and other financial institutions	17,344,391	-	17,344,391	
Investments, net	60,556,438	-	60,556,438	
Loans and advances, net	210,620,787	-	210,620,787	
of which Collective provisions	4,248,687	-	4,248,687	A
Debt securities	-	-	-	
Equity shares	-	-	-	
Investment in associates	-	-	-	
Derivatives	-	-	-	
Goodwill	-	-	-	
Other intangible assets	-	-	-	
Property and equipment, net	5,137,985	-	5,137,985	
Other assets	5,449,610	-	5,449,610	
Total assets	327,070,327	0	327,070,327	
Liabilities				
Due to Banks and other financial institutions	8,322,002	-	8,322,002	
Items in the course of collection due to other banks	-	-	-	
Customer deposits	266,505,584	-	266,505,584	
Trading liabilities	-	-	-	
Debt securities in issue	-	-	-	
of which Tier 2 capital instruments	-	-	-	B
Derivatives	-	-	-	
Retirement benefit liabilities	-	-	-	
Taxation liabilities	-	-	-	
Accruals and deferred income	-	-	-	
Borrowings	-	-	-	
Other liabilities	8,145,434	-	8,145,434	
Subtotal	282,973,020	0	282,973,020	
Paid up share capital	16,250,000	-	16,250,000	
of which amount eligible for CET1	16,250,000	-	16,250,000	H
of which amount eligible for AT1	0	-	0	I
Statutory reserves	16,250,000	-	16,250,000	
Other reserves	3,313,672	-	3,313,672	
Retained earnings	8,283,635	-	8,283,635	
Minority Interest	0	-	0	
Proposed dividends	0	-	0	
Total liabilities and equity	327,070,327	0	327,070,327	

Note: Items A B, H, I have been mapped as an example to Table 2d, for further details please refer to step 2 on page 17 of the guidance notes .



TABLE 2: CAPITAL STRUCTURE

Common template (transition) - Step 3 (Table 2(d)) i

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

All figures are in SAR'000

Source based on reference numbers / letters of the balance sheet under the Pre - Basel III of consolidation from step 2

Components¹ of regulatory capital reported by the bank

Amounts¹ subject to Pre - Basel III treatment

(2)			
	Common Equity Tier 1 capital: Instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	16,250,000	H
2	Retained earnings	8,283,635	
3	Accumulated other comprehensive income (and other reserves)	19,563,672	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	44,097,307	
	Common Equity Tier 1 capital: Regulatory adjustments		
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	-	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	
20	Mortgage servicing rights (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	of which: significant investments in the common stock of financials	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments	-	
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: (INSERT NAME OF ADJUSTMENT) OF WHICH: ...		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	Total regulatory adjustments to Common equity Tier 1	-	
29	Common Equity Tier 1 capital (CET1)	44,097,307	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 capital before regulatory adjustments	-	
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
41	National specific regulatory adjustments	-	
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: (INSERT NAME OF ADJUSTMENT) OF WHICH: ...		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	-	
45	Tier 1 capital (T1 = CET1 + AT1)	44,097,307	

¹For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

⁽²⁾ All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.



TABLE 2: CAPITAL STRUCTURE

Common template (transition) - Step 3 (Table 2(d)) ii

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

All figures are in SAR'000

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	B
47	Directly issued capital instruments subject to phase out from Tier 2	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions	2,673,394	A
51	Tier 2 capital before regulatory adjustments	2,673,394	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments	-	
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-	
	OF WHICH: ...	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	2,673,394	
59	Total capital (TC = T1 + T2)	46,770,701	
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-	
	OF WHICH: ...	-	
60	Total risk weighted assets	244,372,326	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	18.05%	
62	Tier 1 (as a percentage of risk weighted assets)	18.05%	
63	Total capital (as a percentage of risk weighted assets)	19.14%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	-	
65	of which: capital conservation buffer requirement	-	
66	of which: bank specific countercyclical buffer requirement	-	
67	of which: G-SIB buffer requirement	-	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	18.05%	
National minima (if different from Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a	
71	National total capital minimum ratio (if different from Basel 3 minimum)	n/a	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financials	-	
73	Significant investments in the common stock of financials	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	2,673,394	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,673,394	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

¹For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

⁽²⁾ All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.

**TABLE 3: CAPITAL ADEQUACY - June 2015**

Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (TABLE 3, (b)) SAR '000'

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:	71,608,973	-
SAMA and Saudi Government	70,170,608	-
Others	1,438,365	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	18,691,751	736,870
Corporates	62,416,409	4,949,676
Retail non-mortgages	131,461,614	7,887,697
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	18,684,879	1,494,790
Residential	17,789,126	1,423,130
Commercial	895,753	71,660
Securitized assets	-	-
Equity	2,684,350	552,391
Others	25,588,047	1,225,093
Total	331,136,024	16,846,518

**TABLE 3: CAPITAL ADEQUACY - June 2015**

Capital Requirements For Market Risk* (822, Table 3, (d))					SAR '000'
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardized approach			522,323		522,323
Internal models approach					

* Capital requirements are to be disclosed only for the approaches used.

**TABLE 3: CAPITAL ADEQUACY - June 2015****Capital Requirements for Operational Risk* (Table 3, (e))**

Particulars	Capital requirement SAR '000'
• Basic indicator approach;	
• Standardized approach;	1,917,739
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	1,917,739

* Capital requirement is to be disclosed only for the approach used.

TABLE 3: CAPITAL ADEQUACY - June 2015

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	%
Top consolidated level	19.14%	18.05%
Bank significant stand alone subsidiary 1		
Bank significant stand alone subsidiary 2		
Bank significant stand alone subsidiary 3		
Bank significant stand alone subsidiary n		

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -June 2015**

Credit Risk Exposure (Table 4, (b)) SAR '000'		
Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period
Sovereigns and central banks:	71,609,101	65,918,505
SAMA and Saudi Government	70,170,736	64,392,272
Others	1,438,365	1,526,233
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	19,039,023	17,821,018
Corporates	64,000,784	65,503,456
Retail non-mortgages	131,461,614	128,699,096
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	18,684,879	17,290,888
Residential	17,789,126	16,354,695
Commercial	895,753	936,193
Securitized assets	-	-
Equity	2,684,350	1,592,191
Others	44,853,756	36,147,734
Total	352,333,507	332,972,887

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -June 2015**

Geographic Breakdown (Table 4, (c)) SAR '000'

Portfolios	Geographic area						Total
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	
Sovereigns and central banks:	70,170,736	-	-	-	1,438,365	-	71,609,101
SAMA and Saudi Government	70,170,736	-	-	-	-	-	70,170,736
Others	-	-	-	-	1,438,365	-	1,438,365
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	9,913,112	6,789,999	1,272,352	44,897	1,013,695	4,968	19,039,023
Corporates	59,793,438	780,950	-	-	3,426,396	-	64,000,784
Retail non-mortgages	126,785,021	2,553,673	-	-	2,122,920	-	131,461,614
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-
Mortgages	18,684,879	-	-	-	-	-	18,684,879
Residential	17,789,126	-	-	-	-	-	17,789,126
Commercial	895,753	-	-	-	-	-	895,753
Securitized assets	-	-	-	-	-	-	-
Equity	2,663,077	20,907	366	-	-	-	2,684,350
Others	41,838,673	386,701	1,420	32,018	2,586,606	8,339	44,853,756
Total	329,848,936	10,532,230	1,274,138	76,915	10,587,982	13,307	352,333,507



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -June 2015

Industry Sector Breakdown (Table 4, (d)) SAR '000'													
Portfolios	Industry sector												
	Government and quasi government	Banks and other financial institutions	Agriculture and fishing	Manufacturing	Mining and quarrying	Electricity, water, gas and health services	Building and construction	Commerce	Transportation and communication	Services	Consumer loans and credit cards	Others	Total
Sovereigns and central banks:	71,609,101	-	-	-	-	-	-	-	-	-	-	-	71,609,101
SAMA and Saudi Government	70,170,736	-	-	-	-	-	-	-	-	-	-	-	70,170,736
Others	1,438,365	-	-	-	-	-	-	-	-	-	-	-	1,438,365
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	19,039,023	-	-	-	-	-	-	-	-	-	-	19,039,023
Corporates	854,179	2,936,230	611,190	14,168,506	232,136	4,169,639	4,347,028	15,121,814	7,285,418	10,834,070	-	3,440,574	64,000,784
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	131,461,614	-	131,461,614
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	895,753	-	-	17,789,126	-	18,684,879
Residential	-	-	-	-	-	-	-	-	-	-	17,789,126	-	17,789,126
Commercial	-	-	-	-	-	-	-	895,753	-	-	-	-	895,753
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	69,242	-	-	-	-	-	-	-	2,554	-	2,612,554	2,684,350
Others	-	-	-	-	-	-	-	-	-	-	-	44,853,756	44,853,756
Total	72,463,280	22,044,495	611,190	14,168,506	232,136	4,169,639	4,347,028	16,017,567	7,285,418	10,836,624	149,250,740	50,906,884	352,333,507



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2015

Residual Contractual Maturity Breakdown (Table 4, (e)) SAR '000'

Portfolios	Maturity breakdown									
	Less than 8 days	8-30 days	30-90 days	90-180 days	180-360 days	1-3 years	3-5 years	Over 5 years	No Fixed Maturity	Total
Sovereigns and central banks:	22,073	3,819,931	9,635,615	14,232,475	25,643,849	-	-	1,438,365	16,816,793	71,609,101
SAMA and Saudi Government	22,073	3,819,931	9,635,615	14,232,475	25,643,849	-	-	-	16,816,793	70,170,736
Others	-	-	-	-	-	-	-	1,438,365	-	1,438,365
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	3,035,377	2,889,081	3,093,000	1,021,000	9,000,565	-	-	-	-	19,039,023
Corporates	8,370,967	12,199,457	9,609,007	3,121,908	3,229,089	11,561,963	10,235,893	5,672,500	-	64,000,784
Retail non-mortgages	358,143	5,307,918	8,918,716	13,039,366	24,173,845	47,267,478	22,180,669	10,215,479	-	131,461,614
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-
Mortgages	561	113,020	227,307	342,698	681,833	2,761,040	2,664,395	11,894,026	-	18,684,879
Residential	561	113,020	227,058	340,197	676,731	2,635,696	2,453,463	11,342,400	-	17,789,126
Commercial	-	-	249	2,501	5,102	125,344	210,932	551,626	-	895,753
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	2,684,350	-	-	-	-	-	-	-	-	2,684,350
Others	10,274,379	2,396,018	6,424,553	13,416,264	6,585,023	532,914	1,520,364	3,704,242	5,137,985	44,853,756
Total	24,745,850	26,725,424	37,908,198	45,173,710	69,314,204	62,123,395	36,601,321	31,486,247	15,216,041	352,333,507

* Balances with Central Bank

** Fixed Assets



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2015

Impaired Loans, Past Due Loans and Allowances (Table 4, (f)) SAR '000'											
Industry sector	Impaired loans	Defaulted	Aging of Past Due Loans (days)				Specific allowances				General allowances
			Less than 90	90-180	180-360	Over 360	Balance at the beginning of the period	Charges during the period	Charge-offs during the period	Balance at the end of the period	
Government and quasi government	-	-	-	-	-	-	-	-	-	-	-
Banks and other financial institutions	-	-	1,031	-	-	-	-	-	-	-	-
Agriculture and fishing	-	-	79,111	-	-	-	-	-	-	-	-
Manufacturing	3,317	3,317	7,784	1,174	526	1,616	186,367	11,291	-	197,657	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	437,301	437,301	20,450	82,006	-	355,294	173,358	35,149	-	208,506	-
Building and construction	17,474	17,474	14,577	10,179	3,561	3,734	12,890	-	6,106	6,784	-
Commerce	84,506	84,506	125,385	58,624	16,361	9,522	69,433	22,500	-	91,933	-
Transportation and communication	65,278	65,278	173	41,647	23,300	331	1,981	-	50,806	(48,825)	-
Services	27,271	27,271	340,641	2,520	-	24,751	9,334	-	-	9,334	-
Consumer loans and credit cards	1,588,458	1,588,458	570,330	540,239	674,130	374,089	1,076,879	296,899	467,106	906,672	-
Others	458,385	458,385	251,215	152,713	60,296	245,376	247,755	5,083	-	252,838	-
portfolio provision	-	-	-	-	-	-	-	-	-	-	3,670,365
Total	2,681,990	2,681,990	1,410,697	889,102	778,174	1,014,714	1,777,997	370,921	524,018	1,624,900	3,670,365

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -June 2015**

Impaired Loans, Past Due Loans And Allowances (Table 4, (g)) SAR '000'

Geographic area	Impaired loans	Aging of Past Due Loans (days)				Specific allowances	General allowances
		Less than 90	90-180	180-360	Over 360		
Saudi Arabia	2,646,408	1,050,521	879,895	765,115	1,001,398	1,559,915	3,507,209
Other GCC & Middle East	3,670	3,756	407	604	2,659	3,063	13,882
Europe							
North America							
South East Asia	31,912	356,420	8,800	12,455	10,657	61,923	149,274
Others countries							
Total	2,681,990	1,410,697	889,102	778,174	1,014,714	1,624,900	3,670,365


TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2015

Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h)) SAR '000'

Particulars	Specific allowances	General allowances
Balance, beginning of the year	1,777,997	3,416,329
Charge-offs taken against the allowances during the period	(524,018)	-
Amounts set aside (or reversed) during the period	370,921	254,037
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year	1,624,900	3,670,365



TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - June 2015

Allocation Of Exposures To Risk Buckets (Table 5, (b)) SAR '000'										
Particulars	Risk buckets									Deducted
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	
Sovereigns and central banks:	71,609,101	-	-	-	-	-	-	-	-	-
SAMA and Saudi Government	70,170,736	-	-	-	-	-	-	-	-	-
Others	1,438,365	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	450,000	-	18,589,023	-	-	-	-	-	-
Corporates	-	681,818	-	-	-	63,318,966	-	-	-	-
Retail non-mortgages	-	-	-	-	131,461,614	-	-	-	-	-
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	17,789,126	-	-	-	-
Commercial	-	-	-	-	-	895,753	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	1,001,261	-	1,683,089	-	-
Others	28,008,021	-	-	-	-	18,470,635	-	-	-	-



Table 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH -June 2015

Credit Risk Exposure covered by CRM (Table 7, (b) and c))		
Portfolios	Covered by	
	Eligible financial collateral	Guarantees/ credit derivatives
Sovereigns and central banks:	-	-
SAMA and Saudi Government	-	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	-	-
Corporates	2,963,326	-
Retail non-mortgages	-	-
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	-	-
Commercial	-	-
Securitized assets	-	-
Equity	-	-
Others	-	-
Total	2,963,326	-



SAR '000'

***TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)**

General Disclosures (Table 8, (b) and (d))

Particulars	Amount
Gross positive fair value of contracts	
Netting Benefits*	
Netted Current Credit Exposure*	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	
-Internal Models Method (IMM)	
-Current Exposure Method (CEM)	
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	
-FX contracts	
-Equity contracts	
-Credit derivatives	
-Commodity/other contracts	

▪ Bank's estimate of Alpha (if the bank has received supervisory approval) is

* Currently, netting for credit exposure measurement purposes not permitted in KSA.

***N/A**



SAR '000'

***TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)**

Credit Derivative Transactions (Table 8, (c))

Credit derivative transactions	Proprietary activities		Intermediation activities	
	Protection bought	Protection sold	Protection bought	Protection sold
Total return swaps				
Credit default swaps				
Credit options				
Credit linked notes				
Collateralized debt obligations				
Collateralized bond obligations				
Collateralized loan obligations				
Others				
Total				

*N/A



SAR '000'

***TABLE 9 (g)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Outstanding exposures securitized by the bank as an originator or purchaser

Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

SAR '000'

***TABLE 9 (g)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Outstanding exposures securitized by the bank as a sponsor

Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A



SAR '000'

***TABLE 9 (h)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Outstanding exposures securitized by the bank as an originator or purchaser

Exposure type	Impaired / Past due assets securitized	Losses recognized by the bank during the current period
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

SAR '000'

***TABLE 9 (h)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Outstanding exposures securitized by the bank as a sponsor

Exposure type	Impaired / Past due assets securitized	Losses recognized by the bank during the current period
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A



SAR '000'

***TABLE 9 (i)(STA): SECURITIZATION: DISCLOSURES FOR STA
APPROACH**

Outstanding exposures securitized by the bank	
Exposure type	Securitization exposures retained or purchased
Credit cards	
Home equity loans	
Commercial loans	
Automobile loans	
Small business loans	
Equipment leases	
Others	

*N/A



SAR '000'

***TABLE 9 (j)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Summary of current year's securitization activity of the bank as an originator or purchaser

Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

SAR '000'

***TABLE 9 (j)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Summary of current year's securitization activity of the bank as a sponsor

Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A



SAR '000'

***TABLE 9 (k)(STA): SECURITIZATION: DISCLOSURES FOR
STA APPROACH**

Securitized Exposures		
Exposure type	On balance sheet aggregate exposure retained or purchased	Off balance sheet aggregate exposure
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A



SAR '000'

*TABLE 9 (I)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Exposures By Risk Weight Bands				
Risk weight bands	Securitisation		Re-Securitisation	
	Exposures retained or purchased	Associated capital charges	Exposures retained or purchased	Associated capital charges
0% to 20%				
Above 20% to 40%				
Above 40% to 60%				
Above 60% to 80%				
Above 80% to 100%				
Above 100%				

SAR '000'

*TABLE 9 (I)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Deductions from capital			
Type of underlying assets	Exposures deducted from Tier 1 capital	Credit enhancing I/Os deducted from total capital	Other exposures deducted from total capital
Credit cards			
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

*N/A


***TABLE 9 (m)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Securitized Subject To Early Amortization Treatment

Type of underlying assets	Aggregate drawn exposures attributed to the seller's and investor's interests	Aggregate capital charges incurred by the bank against	
		its retained shares of the drawn balances and undrawn lines	the investor's shares of drawn balances and undrawn lines
Credit cards			
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

*N/A



SAR '000'

***TABLE 9 (n)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Re-Securitisation Exposures Retained or Purchased		
Securitisation Exposure	Credit Risk Mitigation	
	Applied	Not Applied
Loans		
Commitments		
Asset-backed securities		
Mortgage-backed securities		
Corporate bonds		
Equity securities		
Private equity investments		
Others		

SAR '000'

***TABLE 9 (n)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Re-Securitisation Exposures Retained or Purchased	
Guarantor Credit Worthiness (Grade 1 being the highest)	Aggregate Exposure
Grade 1	
Grade 2	
Grade 3	
Grade 4	
Grade 5	
Grade 6	
Grade 7	

*N/A



SAR '000'

TABLE 9 (o)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH
Outstanding exposures securitized by the bank as an originator or purchaser

Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

SAR '000'

***TABLE 9 (o)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Outstanding exposures securitized by the bank as a sponsor

Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A



SAR '000'

***TABLE 9 (p)(STA): SECURITIZATION: DISCLOSURES FOR STA
APPROACH****Outstanding exposures securitized by the bank**

Exposure type	Securitization exposures retained or purchased
Credit cards	
Home equity loans	
Commercial loans	
Automobile loans	
Small business loans	
Equipment leases	
Others	

***N/A**



SAR '000'

***TABLE 9 (q)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Summary of current year's securitization activity of the bank as an originator or purchaser

Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

SAR '000'

***TABLE 9 (q)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Summary of current year's securitization activity of the bank as a sponsor

Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A



SAR '000'

***TABLE 9 (r)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Securitization exposure retained subject to market risk approach where bank is an originator or purchaser

Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

SAR '000'

***TABLE 9 (r)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Securitization exposure retained subject to market risk approach where bank is a sponsor

Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A



SAR '000'

***TABLE 9 (س)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Securitized Exposures		
Exposure type	On balance sheet aggregate exposure retained or purchased	Off Balance Sheet Aggregate Exposure
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A



SAR '000'

***TABLE 9 (t)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Securitization exposures retained or purchased

Securitisation Exposure	Subject to Comprehensive Risk Measure for specific risk
Loans	
Commitments	
Asset-backed securities	
Mortgage-backed securities	
Corporate bonds	
Equity securities	
Private equity investments	
Others	

SAR '000'

***TABLE 9 (t)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Exposures By Risk Weight Bands

Risk weight bands	Securitization exposures retained or purchased subject to specific risk
0% to 20%	
Above 20% to 40%	
Above 40% to 60%	
Above 60% to 80%	
Above 80% to 100%	
Above 100%	

*N/A



SAR '000'

*TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH			
Capital Requirements subject to Comprehensive Risk Measures			
Securitisation Exposure	Risk Types		
	Default Risk	Migration Risk	Correlation Risk
Loans			
Commitments			
Asset-backed securities			
Mortgage-backed securities			
Corporate bonds			
Equity securities			
Private equity investments			
Others			

SAR '000'

*TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH		
Capital Requirement Risk Weight Bands		
Risk weight bands	Capital Charges	
	Securitisation	Re-Securitisation
0% to 20%		
Above 20% to 40%		
Above 40% to 60%		
Above 60% to 80%		
Above 80% to 100%		
Above 100%		

SAR '000'

*TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH			
Deductions from capital			
Type of underlying assets	Exposures deducted from Tier 1 capital	Credit enhancing I/Os deducted from total capital	Other exposures deducted from total capital
Credit cards			
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

*N/A


***TABLE 9 (v)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Securitized Subject To Early Amortization Treatment

Type of underlying assets	Aggregate drawn exposures attributed to the seller's and investor's interests	Aggregate capital charges incurred by the bank against	
		its retained shares of the drawn balances and undrawn lines	the investor's shares of drawn balances and undrawn lines
Credit cards			
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

*N/A



SAR '000'

***TABLE 9 (w)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Re-Securitisation Exposures Retained or Purchased		
Securitisation Exposure	Credit Risk Mitigation	
	Applied	Not Applied
Loans		
Commitments		
Asset-backed securities		
Mortgage-backed securities		
Corporate bonds		
Equity securities		
Private equity investments		
Others		

SAR '000'

***TABLE 9 (w)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Re-Securitisation Exposures Retained or Purchased	
Guarantor Credit Worthiness (Grade 1 being the highest)	Aggregate Exposure
Grade 1	
Grade 2	
Grade 3	
Grade 4	
Grade 5	
Grade 6	
Grade 7	

*N/A

**TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH
- June 2015**

Level Of Market Risks In Terms Of Capital Requirements (Table 10, (b)) SAR '000'

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements			522,323		522,323


TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 2015

Value Of Investments (Table 13, (b)) SAR '000'					
	Un-quoted investments		Quoted investments		
	Value disclosed in Financial Statements	Fair value	Value disclosed in Financial Statements	Fair value	Publicly quoted share values (if materially different from fair value)
Investments	23,461	23,461	2,660,889	2,660,889	

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -June 2015**

Types And Nature of Investments (Table 13, (c)) SAR '000'

Investments	Publicly traded	Privately held
Government and quasi government	-	-
Banks and other financial institutions	69,242	20,907
Agriculture and fishing	-	-
Manufacturing	-	-
Mining and quarrying	-	-
Electricity, water, gas and health services	-	-
Building and construction	-	-
Commerce	-	-
Transportation and communication	-	-
Services	-	2,554
Others	2,591,647	-
Total	2,660,889	23,461


TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -June 2015
Gains / Losses Etc. (Table 13, (d) and (e)) SAR '000'

Particulars	Amount
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	
Total unrealized gains (losses)	
Total latent revaluation gains (losses)*	N/A
Unrealized gains (losses) included in Capital	
Latent revaluation gains (losses) included in Capital*	N/A

*Not applicable to KSA to date


TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 2015

Capital Requirements (Table 13, (f)) SAR '000'	
Equity grouping	Capital requirements
Government and quasi government	-
Banks and other financial institutions	28,848
Agriculture and fishing	-
Manufacturing	-
Mining and quarrying	-
Electricity, water, gas and health services	-
Building and construction	-
Commerce	-
Transportation and communication	-
Services	817
Others	522,726
Total	552,391


TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) - June2015

200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities (Table 14, (b))

Rate Shocks	Change in earnings SAR '000'
Upward rate shocks:	1,389
Downward rate shocks:	(1,389)